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Fax**To:** Examiner Stefanos Karmis **Re:** 09/669,196 Response to Noncompliance**Firm:** United States Patent and Trademark Office **Date / Time:** December 7, 2006**Street Address:** **Phone:** (571) 272-6744**City, State Zip:** Alexandria, VA 22313-1450 **Fax:** (571) 273-8300**cc:** **No. of Pages:** 19 (including cover)**PRIVACY AND CONFIDENTIALITY NOTICE**

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PATENT

Paper No.

File: Carr-P2-00

I hereby certify that this correspondence is being filed by facsimile
and is addressed to Box: No Fee Amendment, Commissioner of Patents,
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed:

Peter K. Trzyna (Reg. No. 32,601)

BEST AVAILABLE COPY**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	KARMIS, Stefanos.

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the
following:

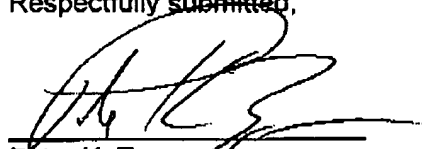
1. Response to Notice of Non-Complaint Amendment; and
2. Corrected Amendment and Response to Restriction Requirement.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby
authorized to charge any fees associated with the above-identified patent application or credit any
overcharges to Deposit Account No. 50-0235.

Ser. No. 09/669,196
Atty. Ref. Carr-P2-00
Art Unit 3624

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: December 7, 2006

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